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0436896870 MAY 19 2017

SCANNED MAY 30 2017

For calendar year 2013 or tax year beginning **2013**, and ending **20**

Name of foundation: **KATHERYN MURPHY TOW**

Number and street (or P.O. box number if mail is not delivered to street address): **620 LIBERTY AVENUE 10TH FLOOR**

Room/suite: _____

City or town, state or province, country, and ZIP or foreign postal code: **PITTSBURGH, PA 15222-2705**

A Employer identification number: **38-6473593**

B Telephone number (see instructions): **412-768-9969**

C If exemption application is pending, check here

D 1. Foreign organizations, check here
 2. Foreign organizations meeting the 85% test, check here and attach computation

E If private foundation status was terminated under section 507(b)(1)(A), check here

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here

G Check all that apply: Initial return Final return Amended return Address change Name change

H Check type of organization: Section 4947(a)(1) nonexempt charitable trust Section 501(c)(3) exempt private foundation Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 166,364.**

J Accounting method: Cash Accrual Other (specify) _____

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	3,460.	3,460.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	11,948.			
	b Gross sales price for all assets on line 6a	53,414.			
	7 Capital gain net income (from Part IV, line 2)		11,948.		
	8 Net short-term capital gain or (loss)				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total Add lines 1 through 11	15,408.	15,408.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	2,162.	1,729.		432.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)				
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	2,162.	1,729.	NONE	432.
25 Contributions, gifts, grants paid	2,844.			2,844.	
26 Total expenses and disbursements Add lines 24 and 25	5,006.	1,729.	NONE	3,276.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	10,402.				
b Net investment income (if negative, enter -0-)		13,679.			
c Adjusted net income (if negative, enter -0-)					

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)			
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	8,787.	10,185.	10,185.
	3	Accounts receivable			
		Less allowance for doubtful accounts			
	4	Pledges receivable			
		Less allowance for doubtful accounts			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule)			
		Less allowance for doubtful accounts	NONE		
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U.S. and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment basis			
	Less accumulated depreciation (attach schedule)				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)	STMT 2.	102,293.	136,100.	156,179.
14	Land, buildings, and equipment basis				
	Less accumulated depreciation (attach schedule)				
15	Other assets (describe)	24,804.			
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	135,884.	146,285.	166,364.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe)			
23	Total liabilities (add lines 17 through 22)			NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	135,884.	145,279.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds		1,006.		
30	Total net assets or fund balances (see instructions)	135,884.	146,285.		
31	Total liabilities and net assets/fund balances (see instructions)	135,884.	146,285.		

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	135,884.
2	Enter amount from Part I, line 27a	10,402.
3	Other increases not included in line 2 (itemize)	
4	Add lines 1, 2, and 3	146,286.
5	Decreases not included in line 2 (itemize) ▶ ROUNDING ADJ FOR SALES AND TRANSACTIONS	1.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	146,285.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs MLC Co)

		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES				
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a 53,414.		41,466.	11,948.	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				11,948.
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }				2 11,948.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8				3

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012			
2011			
2010			
2009			
2008			
2 Total of line 1, column (d)			2
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5			4
5 Multiply line 4 by line 3			5
6 Enter 1% of net investment income (1% of Part I, line 27b)			6
7 Add lines 5 and 6			7
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			8

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', and 'Tax based on investment income'. Total tax due is NONE Refunded.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, political expenditures, and state reporting. Marked with 'Yes' or 'No' (X) in the rightmost columns.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of PNC BANK Telephone no (412) 768-9969
Located at 620 LIBERTY AVE 10TH FLOOR, PITTSBURGH, PA ZIP+4 15222
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here X
and enter the amount of tax-exempt interest received or accrued during the year 15
16 At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X Yes No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No X
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). Yes No X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b X
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013? 1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? Yes No X
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No X
b If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013) 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013? 4b X

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over \$50,000 for professional services ▶		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount	
1 NONE		
2		
<i>All other program-related investments See instructions</i>		
3 NONE		
Total. Add lines 1 through 3 ▶		

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	159,465.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	159,465.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	159,465.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	2,392.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	157,073.
6	Minimum investment return. Enter 5% of line 5	6	7,854.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part)

1	Minimum investment return from Part X, line 6	1	7,854.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	7,854.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	7,854.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	7,854.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	3,276.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	3,276.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	3,276.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				7,854.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			NONE	
b Total for prior years 20____,20____,20____		NONE		
3 Excess distributions carryover, if any, to 2013				
a From 2008	NONE			
b From 2009	NONE			
c From 2010	NONE			
d From 2011	NONE			
e From 2012	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ <u>3,276.</u>				
a Applied to 2012, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2013 distributable amount				3,276.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				4,578.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	NONE			
d Excess from 2012	NONE			
e Excess from 2013	NONE			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year				(e) Total
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)

1 Information Regarding Foundation Managers.

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2))

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed.

b The form in which applications should be submitted and information and materials they should include

c Any submission deadlines.

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
BORGESS HEALTH ALLIANCE, INC. 1521 GULL RD KALAMAZOO MI 49048	NONE	PC	GENERAL SUPPORT	1,422.
HERITAGE COMMUNITY SR CITZN PD 2400 PORTAGE KALAMAZOO MI 49001-3793	NONE	PC	GENERAL SUPPORT	1,422.
Total ▶ 3a				2,844.
b Approved for future payment				
Total ▶ 3b				

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?
a Transfers from the reporting foundation to a noncharitable exempt organization of:
(1) Cash
(2) Other assets
b Other transactions:
(1) Sales of assets to a noncharitable exempt organization
(2) Purchases of assets from a noncharitable exempt organization
(3) Rental of facilities, equipment, or other assets
(4) Reimbursement arrangements
(5) Loans or loan guarantees
(6) Performance of services or membership or fundraising solicitations
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees
d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation.

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

b If "Yes," complete the following schedule.

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

Sign Here: Signature of officer or trustee, Date 05/08/2017, Title VICE PRESIDENT, May the IRS discuss this return with the preparer shown below (see instructions)? Yes No

Paid Preparer Use Only: Print/Type preparer's name, Preparer's signature, Date, Check if self-employed PTIN, Firm's name, Firm's address, Firm's EIN, Phone no

KATHERYN MURPHY TUW

38-6473593

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AMERICAN BEACON L/C VALU IS	41.	41.
ARTISAN FDS INC INTERNATIONAL	33.	33.
BLACKROCK FUNDS EQUITY DIVIDEND INSTITUT	146.	146.
DODGE & COX INTERNATIONAL STOCK FUND	55.	55.
DODGE & COX INCOME FUND	530.	530.
DREYFUS APPRECIATION FUND INC COM	142.	142.
EATON VANCE FLOATING RATE FUND CLASS I	333.	333.
GOLDMAN SACHS MID CAP VALUE FD CL I	115.	115.
GOLDMAN SACHS GRTH OPPOR INSTIT CLASS	10.	10.
HARDING LOEVNER INTERNATIONAL EQUITY POR	20.	20.
ISHARES MSCI EMERGING MKTS INDEX FUND	67.	67.
ISHARES TR S&P SMLCAP 600	5.	5.
ISHARES TR S&P SMLCP VALU	24.	24.
MFS VALUE FUND CLASS I FUND 893	289.	289.
MAINSTAY EPOCH GLOBAL EQUITY YIELD FUND	53.	53.
PIMCO FDS PAC INVT MGMT SER TOTAL RETURN	477.	477.
PNC TOTAL RETURN ADVANTAGE FUND CLASS I	396.	396.
PIMCO UNCONSTRAINED BOND FUND INSTITUTIO	23.	23.
T ROWE PRICE GROWTH STOCK FUND	4.	4.
ROWE T PRICE VALUE FD INC COM	271.	271.
T ROWE PRICE REAL ESTATE FUND FD 122	67.	67.
SECTOR SPDR TR SBI CYCL TRANS	7.	7.
INDUSTRIAL SELECT SECTOR SPDR ETF LARGE	9.	9.
TEMPLETON GLOBAL BOND FUND AD FUND	312.	312.
TOUCHSTONE SANDS CAPITAL SELECT GROWTH F	27.	27.
PNC MONEY MARKET FUND FUND 417	4.	4.
TOTAL	3,460.	3,460.

KATHERYN MURPHY TOW

38-6473593

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
MUTUAL FUNDS - FIXED	C	71,726.	72,911.
MUTUAL FUNDS - EQUITY	C	64,374.	83,268.
TOTALS		136,100.	156,179.

SUMMARY OF INVESTMENTS

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KATHERYN MURPHY T/W CONS

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	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET
PRINCIPAL CASH						
CASH EQUIVALENTS	9,178.23	9,178.23	9,178.23	5.551	2.76	.030
FIXED INCOME MUTUAL FUNDS - FIXED	71,904.27	71,726.33	72,911.13	44.093	1,909.39	2.619
EQUITIES MUTUAL FUNDS - EQUITY	64,400.09	64,374.46	83,268.15	50.356	1,105.71	1.328
TOTAL PRINCIPAL ASSETS	145,482.59	145,279.02	165,357.51	100.000	3,017.86	1.825
CASH EQUIVALENTS	1,006.47	1,006.47	1,006.47	100.000	.30	.030
ACCOUNT TOTAL	146,489.06	146,285.49	166,363.98		3,018.16	1.814



STATEMENT OF INVESTMENTS

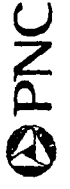
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KATHERYN MURPHY T/W CONS

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PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
CASH EQUIVALENTS								
744.210	PNC MONEY MARKET FUND FUND #417 (INCOME INVESTMENT) ACCOUNT 21-75-065-8334918	744.21	744.21	744.21	.447	.22	.030	1.000
262.260	PNC MONEY MARKET FUND FUND #417 (INCOME INVESTMENT) ACCOUNT 21-75-741-8334918	262.26	262.26	262.26	.158	.08	.031	1.000
2,787.130	PNC MONEY MARKET FUND FUND #417 ACCOUNT 21-75-065-8334918	2,787.13	2,787.13	2,787.13	1.675	.84	.030	1.000
6,391.100	PNC MONEY MARKET FUND FUND #417 ACCOUNT 21-75-741-8334918	6,391.10	6,391.10	6,391.10	3.842	1.92	.030	1.000
	TOTAL CASH EQUIVALENTS	<u>10,184.70</u>	<u>10,184.70</u> ✓	<u>10,184.70</u>	<u>6.122</u>	<u>3.06</u>	<u>.030</u>	
MUTUAL FUNDS - FIXED								
1,264.003	DODGE & COX INCOME FUND FD #147	16,234.98	16,097.96 ✓	17,101.96	10.280	466.42	2.727	13.530
1,727.124	PIMCO FDS TOTAL RETURN BD FUND INSTL CLASS, FD #35	18,808.64	18,786.86 ✓	18,462.96	11.098	400.69	2.170	10.690
1,528.192	PNC TOTAL RETURN ADVANTAGE FUND CLASS I FUND #430	16,341.44	16,323.51 ✓	16,259.96	9.774	375.94	2.312	10.640



STATEMENT OF INVESTMENTS

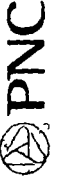
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KATHERYN MURPHY T/W CONS

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PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
345.155	PIMCO UNCONSTRAINED BOND FUND INSTITUTIONAL CLASS FD #1663	3,896.23	3,896.23 ✓	3,827.77	2.301	73.86	1.930	11.090
1,016.967	EATON VANCE FLOATING RATE FUND CLASS I FUND #924 ACCOUNT 21-75-741-8334918	8,940.98	8,939.77 ✓	9,345.93	5.618	354.92	3.798	9.190
604.473	TEMPLETON GLOBAL BOND FUND AD FUND #616 ACCOUNT 21-75-741-8334918	7,682.00	7,682.00 ✓	7,912.55	4.756	237.56	3.002	13.090
	TOTAL MUTUAL FUNDS - FIXED	71,904.27	71,726.33	72,911.13	43.827	1,909.39	2.619	
	MUTUAL FUNDS - EQUITY							
29.286	EAGLE SMALL CAP GROWTH FUND CL I	1,024.43	1,024.43 ✓	1,702.98	1.024	.46	.027	58.150
15.000	ISHARES CORE S&P SMALL CAP ETF	1,558.45	1,558.45 ✓	1,636.95	.984	22.64	1.303	109.130
33.000	SPDR INDUSTRIAL SELECT SECTOR LARGE CAP ETF	1,610.20	1,610.20 ✓	1,724.58	1.037	35.74	2.072	52.260
79.420	DODGE & COX INTERNATIONAL STOCK FUND #1048	2,234.09	2,234.09 ✓	3,418.24	2.055	77.04	2.254	43.040
124.173	AMERICAN BEACON FUNDS INTL EQUITY FD INSTL CL FD #67 ACCOUNT 21-75-741-8334918	1,665.16	1,665.16 ✓	2,525.68	1.518	64.94	2.571	20.340



STATEMENT OF INVESTMENTS

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PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
111.469	ARTISAN FDS INC INTERNATIONAL FUND #661 INV CLASS ACCOUNT 21-75-741-8334918	2,082.24	2,082.24 ✓	3,397.58	2.042	25.41	.748	30.480
63.551	GOLDMAN SACHS M/C VALUE-INST ACCOUNT 21-75-741-8334918	2,947.49	2,947.49 ✓	2,823.57	1.697	25.36	.898	44.430
106.015	GOLDMAN SACHS GRTH OPPOR INSTIT CLASS FD #1132 ACCOUNT 21-75-741-8334918	2,224.20	2,224.20 ✓	3,228.16	1.940			30.450
140.144	HARDING LOEVNER INTERNATIONAL EQUITY PORTFOLIO ACCOUNT 21-75-741-8334918	2,159.54	2,148.41 ✓	2,526.80	1.519	25.37	1.004	18.030
80.000	ISHARES MSCI EMERGING MARKETS ETF ACCOUNT 21-75-741-8334918	2,870.04	2,870.04 ✓	3,343.60	2.010	70.08	2.096	41.795
15.000	ISHARES S&P SMALL CAP 600 VALUE ETF ACCOUNT 21-75-741-8334918	886.95	886.95 ✓	1,668.90	1.003	26.93	1.614	111.260
357.165	MFS VALUE FUND CLASS I ACCOUNT 21-75-741-8334918	7,207.59	7,207.59 ✓	11,915.02	7.162	271.80	2.281	33.360
256.042	MAINSTAY EPOCH GLOBAL EQUITY YIELD FUND CLASS I ACCOUNT 21-75-741-8334918	4,560.11	4,560.11 ✓	4,992.82	3.001	202.27	4.051	19.500
199.022	T ROWE PRICE GROWTH STOCK FD # 40 ACCOUNT 21-75-741-8334918	9,314.24	9,314.24 ✓	10,462.59	6.289	3.98	.038	52.570



STATEMENT OF INVESTMENTS

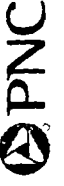
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KATHERYN MURPHY T/W CONS

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PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
334.434	T ROWE PRICE VALUE FD INC FUND #107 ACCOUNT 21-75-741-8334918	11,027.33	11,027.33 ✓	11,293.84	6.789	143.81	1.273	33.770
141.917	T ROWE PRICE REAL ESTATE FUND FD #122 ACCOUNT 21-75-741-8334918	2,803.55	2,789.05 ✓	3,010.06	1.809	85.15	2.829	21.210
25.000	CONSUMER DISCRETIONARY SELECT ETF SECTOR LARGE CAP ACCOUNT 21-75-741-8334918	1,590.76	1,590.76 ✓	1,670.75	1.004	24.73	1.980	66.830
667.377	TOUCHSTONE SANDS CAPITAL SELECT GROWTH FD CLASS Y FUND #342 ACCOUNT 21-75-741-8334918	6,633.72	6,633.72 ✓	11,926.03	7.169			17.870
TOTAL MUTUAL FUNDS - EQUITY		64,400.09	64,374.46	83,268.15	50.052	1,105.71	1.328	
TOTAL INVESTMENTS		146,489.06	146,285.49	166,363.98	100.000	3,018.16	1.814	



A C C O U N T S U M M A R Y

12/31/13 THROUGH 12/31/13

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	INCOME CASH	INCOME CARRYING VALUE	PRINCIPAL CASH	PRINCIPAL CARRYING VALUE
YOUR TRUST ACCOUNT BALANCES ON 12/31/13 WERE	0.00	1,006.47	0.00	145,482.59
DURING THE PERIOD INCOME WAS RECEIVED FROM				
NO DIVIDENDS THIS PERIOD				
NO NON-TAXABLE INTEREST INCOME THIS PERIOD				
NO TAXABLE INTEREST INCOME THIS PERIOD				
NO RENTAL INCOME THIS PERIOD				
THUS TOTAL INCOME RECEIVED EQUALED				
NO CONTRIBUTIONS WERE RECEIVED THIS PERIOD				
NO SALES THIS PERIOD				
NO INCOME OR PRINCIPAL TRANSFERS THIS PERIOD				
NO PURCHASES THIS PERIOD				
EXPENSES INCURRED DURING THIS PERIOD WERE				
NO FEES CHARGED THIS PERIOD				
NO OTHER EXPENSES THIS PERIOD				
FOR TOTAL EXPENSES OF				
NO PAYMENTS WERE MADE TO OR FOR YOU THIS PERIOD	0.00	1,006.47	0.00	145,482.59
YOUR CURRENT BALANCES AS OF 12/31/13 ARE				

